JUN 1 1 2008

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE (Attorney Docket No. 05-002)

In re Application of:

Barry, et al

Serial No.: 10/520,996

Filing Date: February 14, 2005

For: Methods and Systems for Effecting Payment
Card Transactions

FACSIMILE TRANSMITTAL LETTER

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 Facsimile: 1-571-273-8300

Total Page(s): 10

Dear Sir:

In regard to the above identified application,

- 1. We are transmitting herewith the attached:
 - Response to the Office Action Dated March 11, 2008.
- 2. With respect to fees:
 - a) No fee is due at this time.
 - b) Please charge any underpayment or credit any overpayment our Deposit Account No. 13-2490.
- 3. CERTIFICATE OF FACSIMILE UNDER 37 CFR § 1.8: The undersigned hereby certifies that this Transmittal Letter and the paper, as described in paragraph 1, are being transmitted via facsimile (571-273-8300) to Mail Stop: Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on June 1(_, 2008.

Respectfully submitted,

Date: June 1 , 2008

for Emily Miss

Registration No. 35,285

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PATENT

IN THE UNITED STATES OF PATENT AND TRADEMARK OFFICE (Case No. 05-002)

In re Application of:)	
Barry, et al) Examiner: Anderson, John A.	
U.S. Serial No.: 10/520,996) Group Art Unit:3696	Group Art Unit:3696
Filing Date: February 14, 2005) Confirmation No.: 5220	
For: Methods and Systems for Effecting Payment Card Transactions)))	

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION DATED MARCH 11, 2008

Dear Sir:

This is in response to the Office action dated March 11, 2008. Please amend the application as shown below.

An Amendment to the claims section starts on page 2; and A Remarks section starts on page 7.